

United States Bankruptcy Court  
District of New Hampshire

In re:  
Michael Lavoie  
Debtor

Case No. 21-10011-KB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0102-1  
Date Rcvd: May 23, 2025

User: admin  
Form ID: 136

Page 1 of 2  
Total Noticed: 5

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 25, 2025:

Recip ID	Recipient Name and Address
db	+ Michael Lavoie, 15C Stark Highway South, Dunbarton, NH 03046-4407
cr	+ Joseph Beddia, c/o Fisher Law Offices, PLLC, 45 Lyme Road, Suite 205, Hanover, NH 03755-1222
cr	+ Keith Scott Crosby, 5 David Drive, Raymond, NH 03077-1828
cr	+ Kelly Beddia, c/o Fisher Law Offices, PLLC, 45 Lyme Road, Suite 205, Hanover, NH 03755-1222
cr	+ Matthew J. Lavoie, c/o Fisher Law Offices, PLLC, 45 Lyme Road, Suite 205, Hanover, NH 03755-1222

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 25, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 23, 2025 at the address(es) listed below:

Name	Email Address
Craig S. Donais	on behalf of Creditor Merrimack County Savings Bank cdonais@wadleighlaw.com emaloney@wadleighlaw.com;cdonais@recap.email
Daniel R. Krislov	on behalf of Creditor Brendalee Boisvert-Lavoie daniel.smallandlee@gmail.com linda.smallandlee@gmail.com
Jason J. Giguere	on behalf of Creditor Freedom Mortgage Corporation jgiguere@zwickerpc.com bknotices@zwickerpc.com
Jeffrey J. Hardiman	on behalf of Creditor Nationstar Mortgage LLC D/B/A Mr. Cooper jeffrey.hardiman@brockandscott.com wbecf@brockandscott.com

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Joseph M. Dolben

on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as trustee for RMTP Trust, Series  
2021 Cottage-TT-V, nhbk@harmonlaw.com

Lawrence P. Sumski

SumskiCh13@gmail.com

Michael B. Fisher

on behalf of Creditor Matthew J. Lavoie fisher@mbfisherlaw.com fisher.michaelb.r81669@notify.bestcase.com

Michael B. Fisher

on behalf of Creditor Kelly Beddia fisher@mbfisherlaw.com fisher.michaelb.r81669@notify.bestcase.com

Michael B. Fisher

on behalf of Creditor Joseph Beddia fisher@mbfisherlaw.com fisher.michaelb.r81669@notify.bestcase.com

Michael T. Racine

on behalf of Debtor Michael Lavoie mike@racinelawoffice.com

Office of the U.S. Trustee

USTPRegion01.MR.ECF@usdoj.gov

TOTAL: 11

**UNITED STATES BANKRUPTCY COURT**

District of New Hampshire  
55 Pleasant Street  
Room 200  
Concord, NH 03301-3941

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**ORDER CLOSING CASE**

It appears from the records of the Court that the estate of the above-named debtor has been fully administered.

IT IS ORDERED THAT:

The Trustee is discharged as trustee of the estate of the above-named debtor and the bond is cancelled.

The chapter 13 case of the above-named debtor is closed.

ENTERED at Concord, New Hampshire.

Date: May 23, 2025

/s/ Kimberly Bacher  
Kimberly Bacher  
Chief Bankruptcy Judge